



No Such Thing as a Free Bite

Your Pets and the Law

According to the American Pet Products Association's 2009-2010 National Pet Owners Survey, 62 percent of households in the United States own a pet, which equates to 71.4 million homes with an estimated \$45.4 billion spent on pets last year. Yet most pet owners never consider the multitude of laws affecting their pets. Here are just a few you should know.

By Laurie Hart

Pet laws are passed by states, counties and cities. They are numerous and vary widely from city to city and state to state. In one city, the maximum length of a leash is 6 feet; in another it is 8. In Sandpoint, Idaho, if you want to own a “vicious animal,” you are required to provide proof of \$500,000 in liability insurance, post warning signs on your property, and notify the Sandpoint Police Department if you sell or transfer ownership or care of your vicious pet.

Sandpoint ordinances define a vicious animal as one that has inflicted severe injury on a human being without provocation, has killed a domestic animal without provocation while off its owner’s property or has bitten or attacked a person twice in 48 months. In Boise, a vicious animal is one that approaches a person in a vicious or terrorizing manner without provocation or who has a known propensity to attack, to cause injury, or to otherwise endanger the safety of human beings or domestic animals.

In one city, if your pet runs away and is picked up by animal control, you have five days to claim your pet if it is licensed. If your pet is unlicensed, you may have as little as two to three days to claim your pet before the city has the right to put your pet down.

Idaho is a one-bite-rule state. Generally, you will not be held liable the first time your dog bites someone. However, Utah is a strict liability state — the first time your dog bites, you will be held liable even if your dog has never shown a vicious disposition before the bite.

If your dog does bite someone, your homeowners insurance will cover any liability, right? Wrong.

Many insurance companies are now excluding coverage for injuries caused by pets and some companies will not issue homeowners insurance at all if you have a pet they consider dangerous. If your homeowners insurance does cover injuries caused by pets, you will probably be denied renewal of your policy if your pet bites someone and a claim is filed.

A Labrador owner found this out the hard way. His dog took a bite at an appliance repair person. His insurance company paid out the claim. When the policy came up for renewal, the insurance company declined to renew it. The dog owner spent several weeks trying to obtain a new policy. The owner’s mortgage company learned that coverage had been dropped and forced the owner to join a special insurance pool that cost five times as much as his original policy.



In both Idaho and Utah, the owner of domestic animals running on the open range has no duty to keep the animals off any highway on such range and is not liable for damage to any vehicle or injury to passengers in the vehicle. In fact, the driver of a vehicle hitting an animal on open range may be liable to the owner.

What does all this mean to you, the pet owner? First, read your homeowners insurance policy carefully to determine if you have coverage for your pet. If not, contact your agent to see if you can obtain specific coverage for pets or an umbrella policy that will cover pets.

Second, take the time to learn the pet rules in your city. Most city ordinances can be found online. Third, if possible, get your pet licensed to make sure you can be contacted if it is lost and so that you will have the longest time allowed by law to claim it. Finally, Idaho and Utah have a lot of open range. Keep a sharp look out while driving.

Knowing the law can help ensure a happy ending for you and your Lassie. 🍷

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